

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Vincensia Omolo Bethea

S.S. No.: xxx-xx-2526

Mailing Address: 2921 Cherrybark Drive, Durham, NC 27704-

Case No. 11-81334

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 16, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 7, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 8/15/11			
				Lastname-SS#: Bethea-2526			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
				Wells Fargo	House/Land		
				CFI-Westgate Resorts	Timeshare		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**	T-Mobile	Cell Phone	
				**			
				**			
				**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS - a FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS - a 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount		PROPOSED CHAPTER 13 PLAN PAYMENT			
Law Offices of John T. Orcutt, P.C.		\$3,000					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount		<div style="display: flex; justify-content: space-around;"> <div> \$ \$158 per month for 60 months, then </div> <div> \$ N/A per month for N/A months. </div> </div> <div style="text-align: center; margin-top: 10px;"> Adequate Protection Payment Period: 20.18 months. </div>			
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt	Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Monthly 'Adequate Protection' payment amt. † = May include up to 2 post-petition payments. * Co-sign protect on all debts so designated on the filed schedules. ** = Greater of DMI x ACP or EAE (Page 4 of 4)			
All Co-Sign Protect Debts (See*)				Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO			
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= \$1,419		\$5,950					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

CFI-Westgate Restorts
2801 Old Winter Garden Road
Ocoee, FL 34761

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

CFI-Westgate Resorts
2801 Old Winter Garden Road
Ocoee, FL 34761

Nicolette Fulton
Associate City Attorney
PO Box 590
Raleigh, NC 27602-0590

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

Circuit City
c/o Chase
Post Office Box 15298
Wilmington, DE 19886-5298

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

City of Raleigh
Post Office Box 590
Raleigh, NC 27602-0590

Trustee Services of Carolina, LLC
C/o Brock & Scott, PLLC
5431 Oleander Drive
Wilmington, NC 28403

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Freddie Mac
8200 Jones Branch Dr
Mc Lean, VA 22102-3100

Wake County Tax Collector***
Post Office Box 2331
Raleigh, NC 27602-2331

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Wells Fargo Home Mortgage
Attn: Managing Agent
PO Box 10368
Des Moines, IA 50306-0368